



# MIDLAND MORTGAGE

A division of MidFirst Bank

NOVEMBER 12, 2021

DANIEL J LEWIS & DONNA M REINHART  
615 GREEN STREET  
BRIDGEPORT PA 19405

## Read, sign and return.

Please return the enclosed documents to us by  
DECEMBER 25, 2021

Dear Homeowner:

The Federal Housing Administration (FHA) recently announced a new mortgage assistance plan for those transitioning off the COVID-related delayed-payment plan. Your loan has met FHA's criteria for the plan, called an Advance Loan Modification (ALM). We are required to send you these ALM plan documents, even if you previously requested a different type of assistance plan. Please find the enclosed documents ready for your signature.

### To accept this plan:

1. Read the instructions on the next page.
2. Read, sign and date two copies of the enclosed documents in the presence of a notary.
3. Return two signed and notarized copies to us by DECEMBER 25, 2021.

Failure to follow these instructions may result in the documents being rejected.

**If you do not accept this offer, you may still request to be reviewed for other mortgage assistance plans to bring your loan current. To be reviewed for other mortgage assistance plans, visit [MyMidlandMortgage.com](http://MyMidlandMortgage.com) or call us at 800-552-3000.**

Below are the terms of this modification.

	CURRENT TERMS	MODIFIED TERMS
Principal Balance	\$141,474.93	\$180,880.56
Interest Rate	6.3750%	3.1250%
Maturity Date	JULY 1, 2037	DECEMBER 1, 2051
	CURRENT PAYMENT	MODIFIED PAYMENT
Principal and Interest	\$1,113.31	\$774.85
Escrow	\$518.41	\$509.24 <sup>1</sup>
<b>Total Monthly Payment</b>	<b>\$1,631.72</b>	<b>\$1,284.09</b>

<sup>1</sup> Subject to change after the next escrow analysis

Your first payment on the Advance Loan Modification plan in the amount of **\$1,284.09** is due on or before **JANUARY 1, 2022**. No lump-sum payment is required to proceed with this plan. **The signed and notarized documents must be returned by DECEMBER 25, 2021**; however, if a foreclosure sale has been scheduled on your property, then you must return the documents to Midland at least 48 hours prior to your scheduled foreclosure sale. Failure to return the documents will prevent your loan modification from being approved, and the collection and/or foreclosure process may proceed without further notice to you.

The Advance Loan Modification will result in a new, 360-month loan term. Please read the plan documents carefully, make sure you understand the modified terms, and contact us with any questions.



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We report the status of the loan, including a loan modification, to credit reporting bureaus. Mortgage payment assistance plans may adversely affect credit scores. For more information about credit scores, go to [consumer.ftc.gov](http://consumer.ftc.gov).

If you have any questions, please call 800-552-3000 Monday – Friday 8 a.m. to 7 p.m. or Saturday 9 a.m. to 1 p.m. Central time.

Sincerely,

Midland Mortgage, a division of MidFirst Bank

**Notice:** If your loan was in default when MidFirst Bank obtained it, and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to inform you that this communication is from a debt collector. If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust, or you are currently in bankruptcy under the protection of an automatic stay, this letter is not an attempt to collect the debt from you personally and is for informational purposes only. **Notice to Connecticut and North Carolina Residents:** The purpose of this communication is to collect a debt.

**Notice to Vermont Residents:** This is an attempt to collect a debt and any information obtained will be used for that purpose.



## Read These Instructions Before Signing Your Plan Documents

### Helpful tips and reminders:

- ✓ Please follow these directions exactly or your mortgage assistance plan could be delayed!
- ✓ Two sets of the Loan Modification Agreement are enclosed.  
Both will be returned to Midland using the mailing information below.
- ✓ USE BLACK INK ONLY, or your plan documents may be delayed or rejected.
- ✓ Do not change the documents in any way. Please call 800-552-3000 with any questions about the documents or the details of your mortgage assistance plan.

### Instructions for document signers:

- ☐ Sign all copies of the Loan Modification Agreements in front of a notary.
- ☐ Sign names in black ink on all sets of documents exactly as they appear - don't forget middle initials, middle names, Jr./Sr., etc.
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### Instructions for the notary:

- ☐ Use black ink for the notary stamp and signature.
- ☐ Complete the date of acknowledgement.
- ☐ List your notary expiration date.
- ☐ Include your notary stamp and/or seal on the acknowledgement pages.
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#### By Overnight Courier (UPS, FedEx, Etc.)

First American Title Insurance Co.  
Attn: DTO-MFB M2B  
3 First American Way  
Santa Ana, CA 92707

#### By US Mail

First American Title Insurance Co.  
Attn: DTO-MFB M2B  
3 First American Way  
Santa Ana, CA 92707-8806

MM Loan Number [REDACTED]

This Document Prepared By:

**DANA HERD**  
**MIDFIRST BANK, A FEDERALLY CHARTERED**  
**SAVINGS ASSOCIATION**  
**501 N.W. GRAND BLVD**  
**OKLAHOMA CITY, OK 73118**

When Recorded Mail To:

**FIRST AMERICAN TITLE**  
**ATTN: JAVIER TONY VARGAS**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707**

Tax/Parcel [REDACTED]

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_

**Original Principal Amount: \$178,451.00**

**FHA/VA/RHS Case**

**Unpaid Principal Amount: \$141,474.93**

**No. [REDACTED]**

**New Principal Amount: \$180,880.56**

**Loan [REDACTED]**

**New Money (Cap): \$39,405.63**

## **LOAN MODIFICATION AGREEMENT (MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this **12TH** day of  
**NOVEMBER, 2021**, between **DANIEL LEWIS AND DONNA REINHART, AS JOINT**

**TENANTS WITH THE RIGHT OF SURVIVORSHIP** ("Borrower"), whose address is **615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405** and **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** ("Lender"), whose address is **501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JUNE 15, 2007** and recorded on **JULY 3, 2007** in **INSTRUMENT NO. 2007079329 BOOK 12152 PAGE 02543**, of the **OFFICIAL** Records of **MONTGOMERY COUNTY, PENNSYLVANIA**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

**615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405**  
(Property Address)

the real property described is located in **MONTGOMERY COUNTY, PENNSYLVANIA** and being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **DECEMBER 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$180,880.56**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$39,405.63**.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **3.1250%**, from **DECEMBER 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$774.85**, beginning on the **1ST** day of **JANUARY, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 1, 2051** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate

payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

In Witness Whereof, I have executed this Agreement.

[Signature]  
Borrower: DANIEL J LEWIS

11/26/21  
Date

[Signature]  
Borrower: DONNA M REINHART

11/24/2021  
Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ~~Pennsylvania~~ <sup>NC</sup>

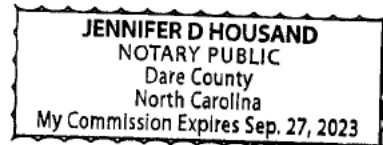
County of ~~Montgomery~~ <sup>DARE</sup>

This record was acknowledged before me on November 24, 2021 (date)  
by DANIEL J LEWIS, DONNA M REINHART (name(s) of individual(s)).

[Signature]  
Signature of notarial officer

(Stamp)

Jennifer D Housand  
Printed Name and Title of office



My commission expires: 9/27/2023

In Witness Whereof, the Lender has executed this Agreement.

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

By \_\_\_\_\_ (print name) \_\_\_\_\_ Date  
(title)

\_\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

**LENDER ACKNOWLEDGMENT**

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

The instrument was acknowledged before me on \_\_\_\_\_ (date)  
by \_\_\_\_\_, as \_\_\_\_\_ of  
**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

\_\_\_\_\_  
Notary Public

Printed Name: \_\_\_\_\_

My commission expires: \_\_\_\_\_

**THIS DOCUMENT WAS PREPARED BY:**

**DANA HERD**

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

**501 N.W. GRAND BLVD**

**OKLAHOMA CITY, OK 73118**



**EXHIBIT A**

**BORROWER(S): DANIEL LEWIS AND DONNA REINHART, AS JOINT TENANTS  
WITH THE RIGHT OF SURVIVORSHIP**

**LOAN NUMBER** [REDACTED]

**LEGAL DESCRIPTION:**

The land referred to in this document is situated in the **BOROUGH OF  
BRIDGEPORT, COUNTY OF MONTGOMERY, STATE OF PA,** and described as  
follows:

**BOUNDED AND DESCRIBED IN ACCORDANCE WITH A SURVEY MADE BY  
HILTNER AND HITCHCOCK, CIVIL ENGINEERS, ON MAY 1930, AS FOLLOWS,  
TO WIT:**

**BEGINNING ON THE SOUTHEASTERLY SIDE OF GREEN STREET AT THE  
DISTANCE OF 64 FEET, NORTHEASTWARDLY FROM ITS POINT OF  
INTERSECTION WITH THE NORTHEASTERLY SIDE OF SEVENTH STREET;  
THENCE ALONG THE SOUTHEASTERLY SIDE OF SAID GREEN STREET,  
NORTH 33 DEGREES 50 MINUTES EAST, 20.25 FEET TO A POINT IN LINE OF  
LAND NOW OR LATE OF STANLEY L. BARNSHAW AND WIFE; THENCE  
ALONG SAID LAND, NOW OR LATE OF SAID STANLEY L. BARNSHAW AND  
WIFE, THE LINE EXTENDING ALONG PARTLY THROUGH THE MIDDLE OF  
THE PARTITION WALL, BETWEEN THE HOUSE HEREON ERECTED, AND  
THE HOUSE ERECTED ON LAND NOW OR LATE OF SAID BARNSHAW,  
SOUTH 56 DEGREES 10 MINUTES EAST, 110 FEET TO THE NORTHWESTERLY  
SIDE OF A 10 FEET WIDE ALLEY; THENCE ALONG THE SAME, SOUTH 33  
DEGREES 50 MINUTES WEST, 20.25 FEET TO A POINT IN LINE OF LAND NOW  
OR LATE OF LATTANZE AND CALABRESE; THENCE ALONG THE SAME,  
NORTH 56 DEGREES 10 MINUTES WEST 110 FEET TO THE PLACE OF  
BEGINNING.**

**ALSO KNOWN AS: 615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405**

Date: **NOVEMBER 12, 2021**

Loan Num [REDACTED]

Lender: **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

Borrower: **DANIEL J LEWIS, DONNA M REINHART**

Property Address: **615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405**

### **NOTICE OF NO ORAL AGREEMENTS**

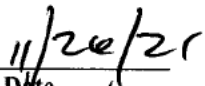
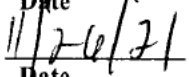
**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

  
Borrower: **DANIEL J. LEWIS**

  
Borrower: **DONNA M REINHART**

  
Date  
  
Date

Date: **NOVEMBER 12, 2021**

Loan Num [REDACTED]

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Property Address: **615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405**

### **ERRORS AND OMISSIONS COMPLIANCE AGREEMENT**

In consideration of **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

  
Borrower: **DANIEL J LEWIS**

  
Borrower: **DONNA M REINHART**

  
Date

  
Date

**CERTIFICATE OF RESIDENCE**

**TITLE OF DOCUMENT**

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**

**BETWEEN:**

**DANIEL J LEWIS, DONNA M REINHART** (assignor/Mortgagor/grantor)

**AND:**

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** (assignee/Mortgagee/grantee)

I do hereby certify that the precise address of the within named Mortgagee is:

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION  
501 N.W. GRAND BLVD  
OKLAHOMA CITY, OK 73118**

*By:* \_\_\_\_\_

*Print Name:* \_\_\_\_\_

*Title:* \_\_\_\_\_





# MIDLAND MORTGAGE

A division of MidFirst Bank

NOVEMBER 12, 2021

DANIEL J LEWIS & DONNA M REINHART  
615 GREEN STREET  
BRIDGEPORT PA 19405

## Read, sign and return.

Please return the enclosed documents to us by  
DECEMBER 25, 2021

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HUD Modification Agreement [REDACTED]



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  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

In Witness Whereof, I have executed this Agreement.

[Signature]  
Borrower: **DANIEL J LEWIS**

11/26/21  
Date

[Signature]  
Borrower: **DONNA M REINHART**

11/26/21  
Date

[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

State of ~~Pennsylvania~~ NC

County of ~~Montgomery~~ Dare

This record was acknowledged before me on November 24, 2021 (date)  
by DANIEL J LEWIS, DONNA M REINHART (name(s) of individual(s)).

[Signature]  
Signature of notarial officer

(Stamp)

Jennifer D. Housand  
Printed Name and Title of office

My commission expires: 9/27/2023

JENNIFER D HOUSAND  
NOTARY PUBLIC  
Dare County  
North Carolina  
My Commission Expires Sep. 27, 2023

In Witness Whereof, the Lender has executed this Agreement.

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

By \_\_\_\_\_ (print name) \_\_\_\_\_ Date  
(title)

\_\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

**LENDER ACKNOWLEDGMENT**

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

The instrument was acknowledged before me on \_\_\_\_\_ (date)  
by \_\_\_\_\_, as \_\_\_\_\_ of  
**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

\_\_\_\_\_  
Notary Public

Printed Name: \_\_\_\_\_

My commission expires: \_\_\_\_\_

**THIS DOCUMENT WAS PREPARED BY:**

**DANA HERD**

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

**501 N.W. GRAND BLVD**

**OKLAHOMA CITY, OK 73118**

**EXHIBIT A**

**BORROWER(S): DANIEL LEWIS AND DONNA REINHART, AS JOINT TENANTS  
WITH THE RIGHT OF SURVIVORSHIP**

**LOAN NUMBER:** [REDACTED]

**LEGAL DESCRIPTION:**

The land referred to in this document is situated in the **BOROUGH OF  
BRIDGEPORT, COUNTY OF MONTGOMERY, STATE OF PA,** and described as  
follows:

**BOUNDED AND DESCRIBED IN ACCORDANCE WITH A SURVEY MADE BY  
HILTNER AND HITCHCOCK, CIVIL ENGINEERS, ON MAY 1930, AS FOLLOWS,  
TO WIT:**

**BEGINNING ON THE SOUTHEASTERLY SIDE OF GREEN STREET AT THE  
DISTANCE OF 64 FEET, NORTHEASTWARDLY FROM ITS POINT OF  
INTERSECTION WITH THE NORTHEASTERLY SIDE OF SEVENTH STREET;  
THENCE ALONG THE SOUTHEASTERLY SIDE OF SAID GREEN STREET,  
NORTH 33 DEGREES 50 MINUTES EAST, 20.25 FEET TO A POINT IN LINE OF  
LAND NOW OR LATE OF STANLEY L. BARNSHAW AND WIFE; THENCE  
ALONG SAID LAND, NOW OR LATE OF SAID STANLEY L. BARNSHAW AND  
WIFE, THE LINE EXTENDING ALONG PARTLY THROUGH THE MIDDLE OF  
THE PARTITION WALL, BETWEEN THE HOUSE HEREON ERECTED, AND  
THE HOUSE ERECTED ON LAND NOW OR LATE OF SAID BARNSHAW,  
SOUTH 56 DEGREES 10 MINUTES EAST, 110 FEET TO THE NORTHWESTERLY  
SIDE OF A 10 FEET WIDE ALLEY; THENCE ALONG THE SAME, SOUTH 33  
DEGREES 50 MINUTES WEST, 20.25 FEET TO A POINT IN LINE OF LAND NOW  
OR LATE OF LATTANZE AND CALABRESE; THENCE ALONG THE SAME,  
NORTH 56 DEGREES 10 MINUTES WEST 110 FEET TO THE PLACE OF  
BEGINNING.**

**ALSO KNOWN AS: 615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405**

Date: **NOVEMBER 12, 2021**

Loan Number: [REDACTED]

Lender: **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

Borrower: **DANIEL J LEWIS, DONNA M REINHART**

Property Address: **615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405**

### **NOTICE OF NO ORAL AGREEMENTS**

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

  
Borrower: **DANIEL J LEWIS**

  
Borrower: **DONNA M REINHART**

11/26/21  
Date

11/26/21  
Date

Date: **NOVEMBER 12, 2021**

Loan Number [REDACTED]

Lender: **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

Borrower: **DANIEL J LEWIS, DONNA M REINHART**

Property Address: **615 GREEN STREET, BRIDGEPORT, PENNSYLVANIA 19405**

### **ERRORS AND OMISSIONS COMPLIANCE AGREEMENT**

In consideration of **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

Borrower: **DANIEL J LEWIS**

Borrower: **DONNA M REINHART**

11/26/21  
Date

11/26/21  
Date

## **CERTIFICATE OF RESIDENCE**

### **TITLE OF DOCUMENT**

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**

### **BETWEEN:**

**DANIEL J LEWIS, DONNA M REINHART** (assignor/Mortgagor/grantor)

### **AND:**

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** (assignee/Mortgagee/grantee)

I do hereby certify that the precise address of the within named Mortgagee is:

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION  
501 N.W. GRAND BLVD  
OKLAHOMA CITY, OK 73118**

*By:* \_\_\_\_\_

*Print Name:* \_\_\_\_\_

*Title:* \_\_\_\_\_